Terms and Conditions

1. This offer will be valid only for Cargills Bank PLC Credit Cardholders (hereafter referred to as "Cardholder") during the offer period.

2. The offer details are as follows: -

Service Establishment	Offer	Offer Period
Bigdeals.lk	• **Up to 30% Savings with Cargills Bank Credit Cards at Bigdeals.lk on selected items.** • **Up to 24 months 0% instalment plans at Bigdeals.lk for Cargills Bank Credit Cards.** • **Maximum Discount per transaction - LKR 20,000/-**	**Valid till 30th November 2026**

3. The offer is available only for purchases made online on http://bigdeals.lk/.

4. The discount will be given during the checkout session at the time of settling the bill.

5. The Installment facility valid only for the credit card holders.

6. Full payment must be made from the Cargills Bank PLC Credit Card to avail the discount.

7. The offer is not applicable for commercial purposes.

8. In order to convert the transaction into a 0% Interest Instalment Plan, the Cardholder should send a request via SMS/WhatsApp by typing: IPP (SPACE) Transaction Amount & send it to 0765022397 or call our Customer Service Centre on 0117 640640 within 14 working days from the transaction performed date.

9. Cargills Bank PLC (The Bank) shall not be held liable to the Cardholder for any claims, losses, damages and/or with regard to the quality of goods and services and/or any other reason whatsoever that may arise from the products/services offered by the service establishment.

10. In the event of misuse of the card at the service establishment during the offer period, the Bank may at its sole discretion to restrict the use of the card during the tenor of the offer.

11. The Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the offer without any prior notice.

12. The Cargills Bank PLC reserves the right to amend/withdraw this offer at its sole discretion.

13. In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.

14. This offer cannot be exchanged for cash or used in conjunction with any other promotional programs or offers offered by the service establishment/Bank.

15. This offer is bound by the terms and conditions of Cargills Bank PLC and the service establishment.

16. General terms and conditions of use for Cargills Bank PLC Credit & Debit Card transactions will be applicable.